

**UNITED STATES BANKRUPTCY COURT**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

---

In  
Re: Karie A Simmons  
  
Debtor(s).

Case Number: 22-10270-CMA  
Chapter: 13

---

**NOTICE OF REQUIREMENT TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF  
POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT  
(Official Bankruptcy Form 423)**

You are notified that, subject to limited exceptions, a debtor (both debtors in a joint case) must complete an instructional course in personal financial management in order to receive a discharge under chapter 7, under chapter 13 or in certain individual chapter 11 cases where 11 U.S.C. § 1141(d)(3) applies. The "Debtor's Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management" (Official Bankruptcy Court Form 423) must be filed with the court by debtor or the course provider.

If you are exempt from the requirement of completing a financial management course under 11 U.S.C. § 109(h)(4), you must file Official Bankruptcy Form 423 and describe the reason for the exemption. If a hearing is necessary, the court will notify you of the date, time and place of a hearing to determine if you will be granted an exemption.

Unless you are exempt from the requirement, as described above, Official Bankruptcy Form 423 must be filed before a discharge can be entered in this case. In a chapter 7 case, the form must be filed within 60 days after the first date set for the meeting of creditors under § 341. In a chapter 13 case, the form must be filed no later than the date of the last payment made as required by the plan or the filing of a motion for entry of a discharge under § 1328(b). In a chapter 11 individual case where 11 U.S.C. § 1141(d)(3) applies, the form must be filed prior to completion of all payments under the confirmed plan. Failure to file the certification may result in your case being closed without an entry of discharge. If the debtor(s) subsequently files a motion to reopen the case to allow for the filing of the Official Bankruptcy Form 423, the debtor(s) must pay the filing fee due for reopening the case.

Dated: May 19, 2022

Mark L. Hatcher  
Clerk of the Bankruptcy Court